

**Guaranty Agency Total and Permanent Disability Discharge Assignment Procedures
Appendix I – Assignment & Referral File Format
Attachment to June 2013 Electronic Announcement (Updated October 2013)**

Guaranty Agency Total and Permanent Disability (TPD) Discharge Assignment & Referral Format

GA Assignment File Layout

U.S. Department of Education

Federal Family Education Loan Program

Effective July 1, 2013

TPD DISCHARGE ASSIGNMENT FORMAT
GA ASSIGNMENT & REFERRAL FILE LAYOUT

FILE SPECIFICATIONS

- A. Each record must contain 1520 characters.
- B. Agencies or organizations providing computer services to more than one guaranty agency (GA) must prepare separate files for each GA serviced.
- C. All dates must be valid and in CCYYMMDD format (e.g., 19890101 = January 1, 1989).
- D. All numeric fields must be right justified, zero filled.
- E. All alpha/numeric fields must be left justified, space filled.
- F. All amount fields on the assignment file **detail** records are dollars and cents (nine positions before and two positions after an assumed decimal point--e.g., 00000010050 = \$100.50).
- G. All assignment files must be transmitted via the Student Aid Internet Gateway (SAIG).

TPD DISCHARGE ASSIGNMENT FORMAT
GA ASSIGNMENT & REFERRAL FILE LAYOUT

ASSIGNMENT FILE HEADER RECORD

This must be the first record on all assignment files.

<u>Position</u>	<u>Field Title</u>	<u>Length</u>	<u>Mode</u>	<u>Description and Remarks</u>
1	Record Type	1	A/N	REQUIRED. Constant H.
2-6	Originating Agency	5	A/N	REQUIRED. Code assigned by ED to identify the submitting agency (see following page for valid codes). Format is AA999.
7-14	Creation Date	8	N	REQUIRED. The date the file was created. Must be a valid date. Format is CCYYMMDD (e.g., 19970201 = February 1, 1997).
15-1520	Filler	1506	A/N	Space fill.

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Originating Agency (Positions 2-6 of the Header record):

This is the 5-character code assigned by the Department of Education (ED) to identify individual Guaranty Agencies (GAs). No other codes are valid. The codes for GAs are listed below:

<u>Agency Code</u>	<u>Agency</u>
AR705	Arkansas
CO708	Colorado
FL712	Florida
IL717	Illinois
KY721	Kentucky
LA722	Louisiana
MA725	Massachusetts
ME723	Maine
MI726	Michigan
MO729	Missouri
MT730	Montana
NB731	Nebraska II
NC737	North Carolina
ND738	North Dakota
NH733	New Hampshire
NJ734	New Jersey
NM735	New Mexico
NY736	New York
OK740	Oklahoma
PA742	Pennsylvania
RI744	Rhode Island
SC745	South Carolina
SM927	Educational Credit Management Corp
TN747	Tennessee
TX748	Texas II
UF800	USA Funds
UT749	Utah
VT750	Vermont
WA753	Washington
WI755	Wisconsin

TPD DISCHARGE ASSIGNMENT FORMAT
GA ASSIGNMENT & REFERRAL FILE LAYOUT

ASSIGNMENT FILE TRAILER RECORD

This must be the last record on all assignment files.

<u>Position</u>	<u>Field Title</u>	<u>Length</u>	<u>Mode</u>	<u>Description and Remarks</u>
1	Record Type	1	A/N	REQUIRED. Constant T.
2-10	Record Total	9	N	REQUIRED. The total number of detail (type C) records on the file.
11-24	Amount of Disbursement Grand Total	14	N	REQUIRED. The grand total of the Amount of Disbursement fields for all detail (type C) records on the file. Format 12 positions before and two positions after an assumed decimal point (e.g., 00000000010050 = \$100.50).
25-38	Current Principal Balance Grand Total	14	N	REQUIRED. The grand total of the Current Principal Balance fields for all detail (type C) records on the file. Format 12 positions before and two positions after an assumed decimal point (e.g., 00000000010050 = \$100.50).

TPD DISCHARGE ASSIGNMENT FORMAT
GA ASSIGNMENT & REFERRAL FILE LAYOUT

ASSIGNMENT FILE TRAILER RECORD (continued)

<u>Position</u>	<u>Field Title</u>	<u>Length</u>	<u>Mode</u>	<u>Description and Remarks</u>
39-52	Current Interest Balance Grand Total	14	N	REQUIRED. The grand total of the Current Interest Balance fields for all detail (type C) records on the file. Format 12 positions before and two positions after an assumed decimal point (e.g., 00000000010050 = \$100.50).
53-66	Current Treasury Offset Fees Grand Total	14	N	REQUIRED. The grand total of the Current Treasury Offset Fees fields for all detail (type C) records on the file. Format 12 positions before and two positions after an assumed decimal point (e.g., 00000000010050 = \$100.50).
67-80	Current Collection Fees Grand Total	14	N	REQUIRED. The grand total of the Current Collection Fees fields for all detail (type C) records on the file. Format 12 positions before and two positions after an assumed decimal point (e.g., 00000000010050 = \$100.50).

TPD DISCHARGE ASSIGNMENT FORMAT
GA ASSIGNMENT & REFERRAL FILE LAYOUT

ASSIGNMENT FILE TRAILER RECORD (continued)

<u>Position</u>	<u>Field Title</u>	<u>Length</u>	<u>Mode</u>	<u>Description and Remarks</u>
81-94	Current Miscellaneous Fees Grand Total	14	N	REQUIRED. The grand total of the Current Miscellaneous Fees fields for all detail (type C) records on the file. Format 12 positions before and two positions after an assumed decimal point (e.g., 00000000010050 = \$100.50).
95-108	Current Administrative Fees Grand Total	14	N	REQUIRED. The grand total of the Current Administrative Fees fields for all detail (type C) records on the file. Format 12 positions before and two positions after an assumed decimal point (e.g., 00000000010050 = \$100.50).
109-122	Current Penalties Grand Total	14	N	REQUIRED. The grand total of the Current Penalties fields for all detail (type C) records on the file. Format 12 positions before and two positions after an assumed decimal point (e.g., 00000000010050 = \$100.50).

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ASSIGNMENT FILE TRAILER RECORD (continued)

123-136	Outstanding Capitalized Interest Grand Total	14	N	REQUIRED. The grand total of the Outstanding Capitalized Interest fields for all detail (type C) records on the file. Format 12 positions before and two positions after an assumed decimal point (e.g., 00000000010050 = \$100.50).
137-150	Outstanding Loan Origination Fee Grand Total	14	N	REQUIRED. The grand total of the Outstanding Loan Origination Fee fields for all detail (type C) records on the file. Format 12 positions before and two positions after an assumed decimal point (e.g., 00000000010050 = \$100.50).
151-1520	Filler	1370	A/N	Space fill.

TPD DISCHARGE ASSIGNMENT FORMAT
GA ASSIGNMENT & REFERRAL FILE LAYOUT

ASSIGNMENT FILE DETAIL RECORD

ALL DATES MUST BE VALID AND IN CCYYMMDD FORMAT.

ALL NUMERIC FIELDS MUST BE RIGHT JUSTIFIED AND ZERO FILLED.

ALL ALPHANUMERIC FIELDS MUST BE LEFT JUSTIFIED AND SPACE FILLED.

ALL AMOUNT FIELDS ARE IN DOLLARS AND CENTS (nine positions before and two positions after an assumed decimal point [e.g., 00000010050 = \$100.50]).

<u>Position</u>	<u>Field Title</u>	<u>Length</u>	<u>Mode</u>	<u>Description and Remarks</u>
1	Record Type	1	A/N	REQUIRED. Constant C.
2-10	Borrower SSN	9	N	REQUIRED. Borrower's Social Security Number (SSN). Must be a valid SSN.
11	SSN Sequence Number	1	A/N	REQUIRED. Identifies the number of debts on the file with the same SSN. Must begin with 1. Enter 1 - 9 for the first nine debts for a specific SSN, then enter A - Z for the remaining debts.
12-31	Borrower Current Last Name	20	A/N	REQUIRED. Last name of the borrower, according to the latest information available to the guarantor. May <u>not</u> be blank and must begin with a letter of the alphabet. If the borrower has a single name, enter name here.

TPD DISCHARGE ASSIGNMENT FORMAT
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ASSIGNMENT FILE DETAIL RECORD (continued)

<u>Position</u>	<u>Field Title</u>	<u>Length</u>	<u>Mode</u>	<u>Description and Remarks</u>
32-51	Borrower First Name	20	A/N	REQUIRED. First name of the borrower. May <u>not</u> be blank and must begin with a letter of the alphabet. If the borrower has no first name, enter NFN.
52-71	Borrower Middle Name	20	A/N	OPTIONAL. Middle name or initial of the borrower. If not available, space fill.
72-111	Borrower Street Address 1	40	A/N	REQUIRED. Last known street address (house/apartment number and street name) of the borrower, even if it is known to be a bad address. If unknown, enter NO STREET ADDRESS.
112-151	Borrower Street Address 2	40	A/N	OPTIONAL. Last known street address (house/apartment number and street name) of the borrower continued. If a foreign address, enter city in this field. Space fill if not needed or unknown.
152-181	Borrower City	30	A/N	OPTIONAL. Last known city in which the borrower resided. If foreign address, enter country in this field. Space fill if unknown.

TPD DISCHARGE ASSIGNMENT FORMAT
GA ASSIGNMENT & REFERRAL FILE LAYOUT

ASSIGNMENT FILE DETAIL RECORD (continued)

<u>Position</u>	<u>Field Title</u>	<u>Length</u>	<u>Mode</u>	<u>Description and Remarks</u>
182-183	Borrower State	2	A/N	OPTIONAL. Last known state in which the borrower resided (standard two-letter abbreviation or FC if the address is a foreign country). Space fill if unknown.
184-213	Filler	30	A/N	Space fill.
214-222	Borrower Zip Code	9	A/N	OPTIONAL. Nine-digit zip code of the borrower's last known address. If only the five-digit zip code is available, left justify and space fill. If a foreign country (FC), enter zeros. If unknown, space fill.
223-232	Borrower Work Phone	10	A/N	OPTIONAL. Area code and telephone number of the borrower's last known work place. Space fill if number is not available.
233-242	Borrower Home Phone	10	A/N	OPTIONAL. Area code and telephone number of the borrower's last known residence. Space fill if number is not available.

TPD DISCHARGE ASSIGNMENT FORMAT
GA ASSIGNMENT & REFERRAL FILE LAYOUT

ASSIGNMENT FILE DETAIL RECORD (continued)

<u>Position</u>	<u>Field Title</u>	<u>Length</u>	<u>Mode</u>	<u>Description and Remarks</u>
243-250	Borrower Birth Date	8	N	REQUIRED. Borrower's date of birth. Date must be in CCYYMMDD format (e.g., 19890101 = January 1, 1989). Must be a valid date and at least 10 years less than Date of Loan Guaranty. If date is not available, zero fill.
251-270	Borrower Previous Last Name	20	A/N	OPTIONAL. Other last name by which borrower may have been known (maiden, legal change, alias, etc.). Use the name on the Promissory Note if that name is not the Borrower Current Last Name. If not available, space fill.
271-278	Date of Loan Guaranty	8	N	REQUIRED. Date on which the loan guaranty was issued. Must be before or equal to Date of First Disbursement and after November 7, 1965. Should match date reported to NSLDS. Date must be in CCYYMMDD format (e.g., 19890101 = January 1, 1989).
279-289	Amount of Disbursement	11	N	REQUIRED. Cumulative amount of loan disbursed to borrower, including origination fee. Must be numeric and more than \$0.00. Should match total of all disbursements, excluding cancellations, on an individual promissory note unless the disbursements are for different loan types (e.g., subsidized Stafford loan vs. an unsubsidized Stafford loan).

TPD DISCHARGE ASSIGNMENT FORMAT
GA ASSIGNMENT & REFERRAL FILE LAYOUT

ASSIGNMENT FILE DETAIL RECORD (continued)

<u>Position</u>	<u>Field Title</u>	<u>Length</u>	<u>Mode</u>	<u>Description and Remarks</u>
290-297	Current Interest Rate	8	N	REQUIRED. The current interest rate on the loan. Must be numeric: two positions before and six positions after an assumed decimal point. May be less than 2% (00020000) or more than 20% (00200000) ONLY if loan was litigated and Judgment Indicator equals Y.
298-308	Current Principal Balance	11	N	<p>REQUIRED. Total principal amount <u>outstanding</u> as of Current Balance Date. Must <u>not</u> be greater than the Amount of Disbursement <u>plus</u> the Interest Capitalized by the GA and/or the Lender unless a judgment was rendered. In the Total and Permanent Disability Assignment Process, may be less than \$100.00. (In the Mandatory Assignment process, this amount must be greater than or equal to \$100.00) Must be numeric.</p> <p>For Endorser, PLUS Co-Borrower, or Joint Consolidation Loan Accounts, the field must be populated with \$1.00..</p>
309-319	Current Interest Balance	11	N	REQUIRED. Total interest amount <u>outstanding</u> as of Current Balance Date. Must be numeric; may be zero.
320-330	Current Treasury Offset Fees	11	N	<p>REQUIRED. Total <u>outstanding</u> fees assessed against the borrower for processing of Treasury offsets. Must be numeric; may be zero. <u>Report only the amount currently owed by the borrower.</u></p>

TPD DISCHARGE ASSIGNMENT FORMAT
GA ASSIGNMENT & REFERRAL FILE LAYOUT

ASSIGNMENT FILE DETAIL RECORD (continued)

<u>Position</u>	<u>Field Title</u>	<u>Length</u>	<u>Mode</u>	<u>Description and Remarks</u>
331-341	Current Collection Fees	11	N	REQUIRED. Total <u>outstanding</u> fees assessed against the borrower for contract of a private collection agency to execute collection attempts. If such fees cannot be separated from other non-penalty fees, enter zeros and include these fees in Current Miscellaneous Fees. Must be numeric; may be zero. <u>Report only the amount currently owed by the borrower, not contingency fees for an amount not collected.</u>
342-352	Current Miscellaneous Fees	11	N	REQUIRED. Any <u>outstanding</u> fees which cannot be reported elsewhere. Must be numeric; may be zero. <u>Report only the amount currently owed by the borrower.</u>
353-363	Current Administrative Fees	11	N	REQUIRED. Total <u>outstanding</u> fees assessed against the borrower in accordance with program requirements for account collection, <u>excluding</u> collection fees, Treasury offset fees, and penalties reported elsewhere. Must be numeric; may be zero. <u>Report only the amount currently owed by the borrower.</u>

TPD DISCHARGE ASSIGNMENT FORMAT
GA ASSIGNMENT & REFERRAL FILE LAYOUT

ASSIGNMENT FILE DETAIL RECORD (continued)

<u>Position</u>	<u>Field Title</u>	<u>Length</u>	<u>Mode</u>	<u>Description and Remarks</u>
364-374	Current Penalties	11	N	REQUIRED. Total <u>outstanding</u> late fees and penalties assessed against the borrower in accordance with the program requirements as a result of late payments or invalid repayment instruments. Must be numeric; may be zero. <u>Report only the amount currently owed by the borrower.</u>

NOTE: Current Principal Balance, Current Interest Balance, Current Treasury Offset Fees, Current Collection Fees, Current Miscellaneous Fees, Current Administrative Fees, and Current Penalties should add up to the amount owed by the borrower as of the Current Balance Date.

375-382	Date Opened for Credit Bureau Reporting	8	N	REQUIRED. Date GA first reported the loan to credit bureaus. If unknown, enter the same date as the Date Claim Paid to Lender. In all cases, the date must be greater than or equal to the Date Claim Paid to Lender and less than the current date. Date must be in CCYYMMDD format (e.g., 19890101 = January 1, 1989).
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TPD DISCHARGE ASSIGNMENT FORMAT
GA ASSIGNMENT & REFERRAL FILE LAYOUT

ASSIGNMENT FILE DETAIL RECORD (continued)

<u>Position</u>	<u>Field Title</u>	<u>Length</u>	<u>Mode</u>	<u>Description and Remarks</u>
383-390	Current Balance Date	8	N	REQUIRED. Date up to which interest was last accrued by the GA. Date must be in CCYYMMDD format (e.g., 20080101 = January 1, 2008) and less than the current date.
391-400	Filler	10	A/N	Space fill.
401-406	Claiming Lender ID Number	6	N	REQUIRED. Valid identification number of lending institution to whom claim was paid. Must be numeric.
407-412	Original Lender ID Number	6	N	REQUIRED. Valid identification number of lending institution that originally made the loan. Must be numeric.
413-418	School ID Number	6	N	REQUIRED. The valid FFEL identification number (six digits) of the educational institution in which the student was enrolled or accepted for enrollment at the time the loan was guaranteed. Must be numeric. If loan type = CONS, must be 088888.
419-426	Date of Withdrawal	8	N	REQUIRED. Date, or best approximation, of student's departure/withdrawal from the educational institution for which the loan was granted. If Loan Type = PLUS or GPLS, use Date of Last Disbursement. Date must be in CCYYMMDD format (e.g., 19890101 = January 1, 1989). If loan type = CONS, zero fill.

TPD DISCHARGE ASSIGNMENT FORMAT
GA ASSIGNMENT & REFERRAL FILE LAYOUT

ASSIGNMENT FILE DETAIL RECORD (continued)

<u>Position</u>	<u>Field Title</u>	<u>Length</u>	<u>Mode</u>	<u>Description and Remarks</u>
427-434	Date of Default	8	N	<p>REQUIRED FOR DEFAULTED LOANS. Date the loan defaulted, as defined in regulations. Must be after Date of Last Disbursement, except for PLUS and GPSL loans. If not available, subtract one day from Date Claim Paid to Lender. Date must be in CCYYMMDD format (e.g., 19890101 = January 1, 1989).</p> <p>THIS FIELD MUST BE ZERO FILLED FOR <u>NON-DEFAULTED LOANS</u> ASSIGNED VIA THE TOTAL AND PERMANENT DISABILITY ASSIGNMENT PROCESS.</p>
435-445	Principal Amount Paid to Lender by GA	11	N	<p>REQUIRED. Total amount of principal paid to the lender by the GA. Must <u>not</u> be greater than Amount of Disbursement plus Interest Capitalized by GA and/or Lender. Must be numeric.</p>
446-456	Interest Paid to Lender by GA	11	N	<p>REQUIRED. Total amount of <u>non-capitalized</u> interest paid to the lender by the GA. Must be numeric; may be zero.</p>
457-464	Date Claim Paid to Lender	8	N	<p>REQUIRED. Date on which the GA paid the claim to the lender. Must be after Date of Default. Date must be in CCYYMMDD format (e.g., 19890101 = January 1, 1989).</p>

TPD DISCHARGE ASSIGNMENT FORMAT
GA ASSIGNMENT & REFERRAL FILE LAYOUT

ASSIGNMENT FILE DETAIL RECORD (continued)

<u>Position</u>	<u>Field Title</u>	<u>Length</u>	<u>Mode</u>	<u>Description and Remarks</u>
465-475	Interest Capitalized by GA and/or Lender	11	N	REQUIRED. Such accrued interest and unpaid insurance premiums on loan applied to the borrower's unpaid principal balance as authorized by the GA or the lender. If the lender <u>and</u> the GA both capitalized interest, include the total in this field. Must be numeric; may be zero.
476-486	Amount Collected by GA	11	N	REQUIRED. Total amount of payment(s) collected on the loan by the GA through <u>all</u> actions (e.g., voluntary borrower payments, Treasury offsets, etc.). Must be numeric. If nothing was collected, zero fill.
487-494	Date of Last Payment to GA	8	N	REQUIRED. Date of last payment by the borrower to the GA, including those payments received as a result of an involuntary action (e.g., Treasury offsets). Must be after Date Claim Paid to Lender. Must have a valid date if the Amount Collected by GA is greater than zero. Zero fill if there were no payments. Date must be in CCYYMMDD format (e.g., 19890101 = January 1, 1989).

TPD DISCHARGE ASSIGNMENT FORMAT
GA ASSIGNMENT & REFERRAL FILE LAYOUT

ASSIGNMENT FILE DETAIL RECORD (continued)

<u>Position</u>	<u>Field Title</u>	<u>Length</u>	<u>Mode</u>	<u>Description and Remarks</u>
495-502	Date of Last Disbursement	8	N	REQUIRED. Date of last loan disbursement by the lender (must be before Date of Default except for PLUS or GPLS loans and equal to or after Date of First Disbursement). If only one disbursement was made, the date must equal Date of First Disbursement. Date must be in CCYYMMDD format (e.g., 19890101 = January 1, 1989).
503	Judgment Indicator	1	A/N	REQUIRED. If loan was litigated and a judgment was rendered, enter Y; otherwise, enter N. May <u>not</u> be blank.
504-511	Date of Judgment	8	N	REQUIRED. Date on which judgment was rendered on amount and validity of the debt. If judgment was rendered, this field must contain the appropriate date. If not litigated, zero fill. Date must be in CCYYMMDD format (e.g., 19890101 = January 1, 1989).
512-519	Judgment Expiration Date	8	N	REQUIRED. Date on which the judgment expires according to the judgment document or state statute. If judgment was rendered, this field must contain the appropriate date, which must be greater than the Date of Judgment or zero filled if judgment does not have an expiration date. If not litigated, zero fill. Date must be in CCYYMMDD format (e.g., 20080101 = January 1, 2008).

TPD DISCHARGE ASSIGNMENT FORMAT
GA ASSIGNMENT & REFERRAL FILE LAYOUT

ASSIGNMENT FILE DETAIL RECORD (continued)

<u>Position</u>	<u>Field Title</u>	<u>Length</u>	<u>Mode</u>	<u>Description and Remarks</u>
520-527	Date of First Treasury Offset Certification	8	N	REQUIRED. Date the loan was <u>first</u> certified for participation in the Treasury Offset Program. If date is unknown and claim was paid after 1985, enter 1201 of year claim was paid if claim was paid between January and September or enter 1201 of the following year claim was paid if claim was paid between October and December. The date may not be later than the current year <u>or</u> before 1985. If <u>never</u> certified, zero fill. Date must be in CCYYMMDD format (e.g., 19891201 = December 1, 1989).
528-531	Loan Type	4	A/N	REQUIRED. Valid codes are: SFY(space) = Stafford Subsidized SFN(space) = Stafford Non-Subsidized SUU(space) = Stafford Unsubsidized CONS = Consolidated SLS(space) = Supplemental PLUS = PLUS GPLS = PLUS loan for Graduate and Professional Students

NOTE: If Loan Type = PLUS or GPLS, the next five fields and the PLUS/GPLs Student Birth Date must contain valid information; otherwise, Positions 532-601 and 1390-1397 must contain spaces.

TPD DISCHARGE ASSIGNMENT FORMAT
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ASSIGNMENT FILE DETAIL RECORD (continued)

<u>Position</u>	<u>Field Title</u>	<u>Length</u>	<u>Mode</u>	<u>Description and Remarks</u>
532-540	PLUS/GPL Student SSN	9	A/N	Social Security Number (SSN) of student for whom PLUS or GPL loan was granted. This field must contain a valid or pseudo SSN, as reported to NSLDS, if PLUS or GPL is indicated in Loan Type. For GPL loan, SSN must match Borrower SSN. If Loan Type does not equal PLUS or GPL, space fill.
541	PLUS/GPL Student Name Type	1	A/N	Constant 1 when Loan Type equals PLUS or GPL. If Loan Type does not equal PLUS or GPL, space fill.
542-561	PLUS/GPL Student Last Name	20	A/N	Current last name of student for whom PLUS or GPL loan was granted. May <u>not</u> be blank and must begin with a letter of the alphabet. If the student has a single name, enter name here. For GPL loan, last name must match Borrower Last Name. If Loan Type does not equal PLUS or GPL, space fill.
562-581	PLUS/GPL Student First Name	20	A/N	First name of student for whom PLUS or GPL loan was granted. Must begin with a letter of the alphabet. If the student has no first name, enter NFN. For GPL loan, first name must match Borrower First Name. If Loan Type does not equal PLUS or GPL, space fill.
582-601	PLUS/GPL Student Middle Name	20	A/N	Middle name or initial of student for whom PLUS or GPL loan was granted. If unavailable or Loan Type does not equal PLUS or GPL, space fill.

TPD DISCHARGE ASSIGNMENT FORMAT
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ASSIGNMENT FILE DETAIL RECORD (continued)

NOTE: If no cosigner information is available, Positions 602-850 must contain spaces.

<u>Position</u>	<u>Field Title</u>	<u>Length</u>	<u>Mode</u>	<u>Description and Remarks</u>
602-610	Cosigner SSN	9	A/N	Social Security Number (SSN) of the cosigner as it appears on the application. If cosigner data is not available, this field, as well as the following cosigner fields, must contain spaces. If the cosigner data is available but the SSN is not available, enter zeros for the SSN; otherwise, this field must be a valid SSN and not equal to the Borrower SSN.
611	Cosigner Name Type	1	A/N	Constant 1 when cosigner information is available; otherwise, space fill.
612-631	Cosigner Last Name	20	A/N	The current last name of the cosigner for the loan. If there is a cosigner, this field may <u>not</u> be blank and must begin with a letter of the alphabet. If the cosigner has a single name, enter name here. Space fill if no cosigner data is available.
632-651	Cosigner First Name	20	A/N	The first name of the cosigner for the loan. If there is a cosigner, this field may <u>not</u> be blank and must begin with a letter of the alphabet. If the cosigner has no first name, enter NFN. Space fill if no cosigner data is available.

TPD DISCHARGE ASSIGNMENT FORMAT
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ASSIGNMENT FILE DETAIL RECORD (continued)

<u>Position</u>	<u>Field Title</u>	<u>Length</u>	<u>Mode</u>	<u>Description and Remarks</u>
652-671	Cosigner Middle Name	20	A/N	The middle name or initial of the cosigner for the loan. Must begin with a letter of the alphabet; otherwise, space fill.
672-711	Cosigner Street Address 1	40	A/N	If there is a cosigner, enter the last known street address (house/apartment number and street name) of the cosigner for the loan, even if it is known to be a bad address. If a street address is not available, enter NO STREET ADDRESS.
712-751	Cosigner Street Address 2	40	A/N	The last known street address (house/apartment number and street name) of the cosigner for the loan continued. If the cosigner has a foreign address, enter the city in this field. If not needed, space fill.
752-781	Cosigner City	30	A/N	If there is a cosigner, enter the last known city in which the cosigner resided. If not needed or unknown, space fill. If a foreign address, enter the country name in this field.
782-783	Cosigner State	2	A/N	The last known state in which the cosigner resided (standard two-letter abbreviation or FC if the address is located in a foreign country). If not needed or unknown, space fill.

TPD DISCHARGE ASSIGNMENT FORMAT
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ASSIGNMENT FILE DETAIL RECORD (continued)

<u>Position</u>	<u>Field Title</u>	<u>Length</u>	<u>Mode</u>	<u>Description and Remarks</u>
784-813	Filler	30	A/N	Space fill.
814-822	Cosigner Zip Code	9	A/N	Nine-digit zip code of the last known address of the cosigner. If only the five-digit code is available, left justify and space fill. If a foreign country (FC), enter zeros. If not needed or unknown, space fill.
823-832	Cosigner Work Phone	10	A/N	If applicable, the last known area code and telephone number of the cosigner's workplace. Space fill if the number is not available.
833-842	Cosigner Home Phone	10	A/N	If applicable, the last known area code and telephone number of the cosigner's residence. Space fill if the number is not available.
843-850	Cosigner Birth Date	8	A/N	If applicable, the cosigner's date of birth. Date must be valid and in CCYYMMDD format. Must be at least 10 years less than Date of Loan Guaranty. If not available, enter zeros.

TPD DISCHARGE ASSIGNMENT FORMAT
GA ASSIGNMENT & REFERRAL FILE LAYOUT

ASSIGNMENT FILE DETAIL RECORD (continued)

NOTE: If no Reference 1 information is available, Positions 851-1085 must contain spaces.

<u>Position</u>	<u>Field Title</u>	<u>Length</u>	<u>Mode</u>	<u>Description and Remarks</u>
851-853	Reference 1 Type	3	A/N	The relationship of the <u>first</u> reference individual to the borrower: PAR = parent REL = relative FRI = friend EMP = employer COS = cosigner OTH = other May <u>not</u> be blank if reference data is provided.
854	Reference 1 Name Type	1	A/N	Constant 1 when <u>first</u> reference individual information is available; otherwise, space fill.
855-874	Reference 1 Last Name	20	A/N	Last name of the <u>first</u> reference individual. When present, must begin with a letter of the alphabet. If the individual has a single name, enter name here; otherwise, space fill.
875-894	Reference 1 First Name	20	A/N	First name of the <u>first</u> reference individual. When present, must begin with a letter of the alphabet. If the individual has no first name, enter NFN; otherwise, space fill.
895-914	Reference 1 Middle Name	20	A/N	Middle name or initial of the <u>first</u> reference individual. When present, must begin with a letter of the alphabet; otherwise, space fill.

TPD DISCHARGE ASSIGNMENT FORMAT
GA ASSIGNMENT & REFERRAL FILE LAYOUT

ASSIGNMENT FILE DETAIL RECORD (continued)

<u>Position</u>	<u>Field Title</u>	<u>Length</u>	<u>Mode</u>	<u>Description and Remarks</u>
915-954	Reference 1 Street Address 1	40	A/N	Last known street address (house/apartment number and street name) of the <u>first</u> reference individual, even if it is known to be a bad address. If a street address is not available, enter NO STREET ADDRESS.
955-994	Reference 1 Street Address 2	40	A/N	Last known street address (house/apartment number and street name) of the <u>first</u> reference individual continued. If a foreign address, enter the city in this field. If not needed, space fill.
995-1024	Reference 1 City	30	A/N	Last known city in which the <u>first</u> reference individual resided. If not needed or unknown, space fill. If a foreign address, enter the country name in this field.
1025-1026	Reference 1 State	2	A/N	Last known state in which the <u>first</u> reference individual resided (standard two-letter abbreviation or FC if the address is located in a foreign country). If not needed or unknown, space fill.
1027-1056	Filler	30	A/N	Space fill.

TPD DISCHARGE ASSIGNMENT FORMAT
GA ASSIGNMENT & REFERRAL FILE LAYOUT

ASSIGNMENT FILE DETAIL RECORD (continued)

<u>Position</u>	<u>Field Title</u>	<u>Length</u>	<u>Mode</u>	<u>Description and Remarks</u>
1057-1065	Reference 1 Zip Code	9	A/N	Nine-digit zip code of the last known address of the <u>first</u> reference individual. If only the five-digit code is available, left justify and space fill. If a foreign country (FC), enter zeros. If not needed or unknown, space fill.
1066-1075	Reference 1 Work Phone	10	A/N	Last known area code and telephone number of the <u>first</u> reference individual's work place. Space fill if the number is not available.
1076-1085	Reference 1 Home Phone	10	A/N	Last known area code and telephone number of the <u>first</u> reference individual's residence. Space fill if the number is not available.

NOTE: If no Reference 2 information is available, Positions 1086-1320 must contain spaces.

1086-1088	Reference 2 Type	3	A/N	<p>The relationship of the <u>second</u> reference individual to the borrower:</p> <p>PAR = parent</p> <p>REL = relative</p> <p>FRI = friend</p> <p>EMP = employer</p> <p>COS = cosigner</p> <p>OTH = other</p> <p>May <u>not</u> be blank if reference data is provided.</p>
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TPD DISCHARGE ASSIGNMENT FORMAT
GA ASSIGNMENT & REFERRAL FILE LAYOUT

ASSIGNMENT FILE DETAIL RECORD (continued)

<u>Position</u>	<u>Field Title</u>	<u>Length</u>	<u>Mode</u>	<u>Description and Remarks</u>
1089	Reference 2 Name Type	1	A/N	Constant 1 when <u>second</u> reference individual information is available; otherwise, space fill.
1090-1109	Reference 2 Last Name	20	A/N	Last name of the <u>second</u> reference individual. When present, must begin with a letter of the alphabet. If the individual has a single name, enter name here; otherwise, space fill.
1110-1129	Reference 2 First Name	20	A/N	First name of the <u>second</u> reference individual. When present, must begin with a letter of the alphabet. If the individual has no first name, enter NFN; otherwise, space fill.
1130-1149	Reference 2 Middle Name	20	A/N	Middle name or initial of the <u>second</u> reference individual. When present, must begin with a letter of the alphabet; otherwise, space fill.
1150-1189	Reference 2 Street Address 1	40	A/N	Last known street address (house/apartment number and street name) of the <u>second</u> reference individual, even if it is known to be a bad address. If a street address is not available, enter NO STREET ADDRESS.

TPD DISCHARGE ASSIGNMENT FORMAT
GA ASSIGNMENT & REFERRAL FILE LAYOUT

ASSIGNMENT FILE DETAIL RECORD (continued)

<u>Position</u>	<u>Field Title</u>	<u>Length</u>	<u>Mode</u>	<u>Description and Remarks</u>
1190-1229	Reference 2 Street Address 2	40	A/N	Last known street address (house/apartment number and street name) of the <u>second</u> reference individual continued. If a foreign address, enter the city in this field. If not needed, space fill.
1230-1259	Reference 2 City	30	A/N	Last known city in which the <u>second</u> reference individual resided. If not needed or unknown, space fill. If a foreign address, enter the country name in this field.
1260-1261	Reference 2 State	2	A/N	Last known state in which the <u>second</u> reference individual resided (standard two-letter abbreviation or FC if the address is located in a foreign country). If not needed or unknown, space fill.
1262-1291	Filler	30	A/N	Space fill.
1292-1300	Reference 2 Zip Code	9	A/N	Nine-digit zip code of the last known address of the <u>second</u> reference individual. If only the five-digit code is available, left justify and space fill. If a foreign country (FC), enter zeros. If not needed or unknown, space fill.

TPD DISCHARGE ASSIGNMENT FORMAT
GA ASSIGNMENT & REFERRAL FILE LAYOUT

ASSIGNMENT FILE DETAIL RECORD (continued)

<u>Position</u>	<u>Field Title</u>	<u>Length</u>	<u>Mode</u>	<u>Description and Remarks</u>
1301-1310	Reference 2 Work Phone	10	A/N	Last known area code and telephone number of the <u>second</u> reference individual's work place. Space fill if the number is not available.
1311-1320	Reference 2 Home Phone	10	A/N	Last known area code and telephone number of the <u>second</u> reference individual's residence. Space fill if the number is not available.
1321-1332	Filler	12	A/N	Space fill.
1333	Indicator of Separate Loan	1	A/N	REQUIRED. The indicator used to differentiate among multiple loans of the same type with the same Date of Loan Guaranty for the same student attending the same school. Must be A - Z and equal to the character that was reported to NSLDS for this loan. May not be spaces.
1334	Mail Delivery Indicator	1	A/N	REQUIRED. Enter U to indicate that mail sent to the borrower address provided on the file was returned as undeliverable. Enter D to indicate that mail sent to the borrower address provided on the file was deliverable.
1335-1345	Amount of Loan Guaranty	11	N	REQUIRED. The <u>original</u> loan guaranty amount before any cancellations. May not be less than Amount of Disbursement.

TPD DISCHARGE ASSIGNMENT FORMAT
GA ASSIGNMENT & REFERRAL FILE LAYOUT

ASSIGNMENT FILE DETAIL RECORD (continued)

<u>Position</u>	<u>Field Title</u>	<u>Length</u>	<u>Mode</u>	<u>Description and Remarks</u>
1346	Current Interest Rate Type	1	A/N	<p>REQUIRED. The current interest rate type. Valid values are:</p> <p>F = Fixed</p> <p>8 = 8-10% balloon rate</p> <p>A = Variable rate based on 91-day T-Bill rate</p> <p>B = Variable rate based on 52-week T-Bill rate.</p> <p>When A or B, Variable Interest Add-On Rate and Interest Rate Cap must also be supplied.</p>
1347-1354	Collection Fee Cap	8	N	<p>REQUIRED. The maximum rate of Collection Fee that can be applied, as indicated on the Promissory Note. Must be numeric; two positions before and six positions after an assumed decimal point (e.g., 00250000 = 25%). If no cap, enter 99999999.</p>
1355-1362	Date of First Disbursement	8	N	<p>REQUIRED. Date on which the first disbursement was made by the lender. Date must be in CCYYMMDD format (e.g., 19890101 = January 1, 1989). Cannot be before Date of Loan Guaranty. Cannot be after Date of Last Disbursement.</p>

TPD DISCHARGE ASSIGNMENT FORMAT
GA ASSIGNMENT & REFERRAL FILE LAYOUT

ASSIGNMENT FILE DETAIL RECORD (continued)

<u>Position</u>	<u>Field Title</u>	<u>Length</u>	<u>Mode</u>	<u>Description and Remarks</u>
1363-1370	Variable Interest Add-On Rate	8	N	REQUIRED. A component of the variable interest rate that is fixed for the full term of the loan. This value, when added to the T-Bill value for a given year, is the variable interest rate for that year. Must be the appropriate value when Current Interest Rate Type = A or B. When Current Interest Rate Type = F or 8, enter zeros. May not be greater than 10%. Must be numeric; two positions before and six positions after an assumed decimal point (e.g., 00040000 = 4%).
1371-1378	Interest Rate Cap	8	N	REQUIRED. The highest interest rate that can be charged for the loan. This rate is fixed for the duration of the debt. Must be a valid value when Current Interest Rate Type = A or B; may not be less than the Current Interest Rate or greater than 20%. When Current Interest Rate Type = F or 8, enter zeros. Must be numeric; two positions before and six positions after an assumed decimal point (e.g., 00040000 = 4%).
1379	FDP Indicator	1	A/N	REQUIRED. Enter Y if the borrower has been identified as a Federal employee; otherwise, enter N.

TPD DISCHARGE ASSIGNMENT FORMAT
GA ASSIGNMENT & REFERRAL FILE LAYOUT

ASSIGNMENT FILE DETAIL RECORD (continued)

<u>Position</u>	<u>Field Title</u>	<u>Length</u>	<u>Mode</u>	<u>Description and Remarks</u>
1380-1381	Interest Deduction Months	2	N	REQUIRED. Number of months in repayment used in computing the 60-month period for reporting the 1098 interest deduction to the IRS. No longer applicable. ZERO FILL.
1382-1389	Date Entered Repayment	8	N	REQUIRED. The date when the loan entered repayment or is scheduled to enter repayment for cohort default rate purposes. If Loan Type = SFN, SFY, or SUU, enter the day after the end of the grace period. If Loan Type = SLS, enter the day after the borrower stopped being enrolled at least half-time. If Loan Type = CONS, enter the Date of First Disbursement. If Loan Type = PLUS or GPLS, enter the Date of Last Disbursement. Date must be in CCYYMMDD format (e.g., 19890101 = January 1, 1989).
1390-1397	PLUS/GPLs Student Birth Date	8	A/N	REQUIRED if Loan Type = PLUS or GPLS. Date of birth of the student for whom the PLUS or GPLS loan was granted. Date must be in CCYYMMDD format (e.g., 19890101 = January 1, 1989). Must be a valid date and at least 10 years less than Date of Loan Guaranty. If unknown, enter zeros. For GPLS loan, Birth Date must match Borrower Birth Date. If Loan Type does not equal PLUS or GPLS, space fill.

TPD DISCHARGE ASSIGNMENT FORMAT
GA ASSIGNMENT & REFERRAL FILE LAYOUT

ASSIGNMENT FILE DETAIL RECORD (continued)

<u>Position</u>	<u>Field Title</u>	<u>Length</u>	<u>Mode</u>	<u>Description and Remarks</u>
1398-1405	OPE School ID	8	N	REQUIRED. The valid OPE identification number, as reported to NSLDS, of the educational institution in which the student was enrolled or accepted for enrollment at the time the loan was guaranteed. If Loan Type = CONS, enter 88888800.
1406-1416	Outstanding Capitalized Interest	11	N	REQUIRED. Amount of capitalized interest that is included in the Current Principal Balance. Do not include any amounts that were previously satisfied by payments and reported to the borrower and the IRS on a 1098-E form. Zero fill if loan was disbursed prior to September 1, 2004, or if the amount in the Current Principal Balance does not contain any outstanding capitalized interest. Must be numeric; may be zero.

TPD DISCHARGE ASSIGNMENT FORMAT
GA ASSIGNMENT & REFERRAL FILE LAYOUT

ASSIGNMENT FILE DETAIL RECORD (continued)

<u>Position</u>	<u>Field Title</u>	<u>Length</u>	<u>Mode</u>	<u>Description and Remarks</u>
1417-1427	Outstanding Loan Origination Fee	11	N	REQUIRED. Amount of loan origination fee that is included in the Current Principal Balance. Do not include any amounts that were previously satisfied by payments and reported to the borrower and the IRS on a 1098-E form. Zero fill if loan was disbursed prior to September 1, 2004, or if the amount in the Current Principal Balance does not contain any outstanding loan origination fees. Must be numeric; may be zero.
1428	Ineligible Borrower Indicator	1	A/N	REQUIRED. Enter I if the borrower is an ineligible borrower - for example, because the student withdrew, or was expelled, prior to the first day of classes, or failed to attend classes, and the borrower did not repay the loan proceeds. Enter F if your agency was notified that the borrower was convicted of Title IV fraud, and the loan was requested for assignment by the Office of Inspector General or by ED on behalf of the Office of Inspector General. Space fill if not applicable.
1429	Rehabilitation Indicator	1	A/N	REQUIRED. Enter Y if loan was previously rehabilitated; otherwise, enter N.

TPD DISCHARGE ASSIGNMENT FORMAT
GA ASSIGNMENT & REFERRAL FILE LAYOUT

ASSIGNMENT FILE DETAIL RECORD (continued)

<u>Position</u>	<u>Field Title</u>	<u>Length</u>	<u>Mode</u>	<u>Description and Remarks</u>
1430	Electronically Signed Note Indicator	1	A/N	REQUIRED. Enter Y if loan was made under an electronically signed promissory note or MPN. Enter N if loan was <u>not</u> made under an electronically signed promissory note or MPN.
1431-1438	Entity in Possession of the Original Electronic Note	8	A/N	REQUIRED if the MPN or promissory note was signed electronically (Y in Electronically Signed Note Indicator, Position 1430). Valid six-digit identification number of the lender or servicer in possession of the original electronic promissory note/MPN, followed by two zeroes, <u>or</u> the valid five-character GA code (see Page 3 for list of GA Codes) of the guaranty agency in possession of the original electronic promissory note/MPN, followed by three zeroes. Space fill if loan was not made under an electronically signed promissory note or MPN (N in Electronically Signed Note Indicator, Position 1430).
1439-1474	Filler	36	A/N	Space fill.

TPD DISCHARGE ASSIGNMENT FORMAT
GA ASSIGNMENT & REFERRAL FILE LAYOUT

ASSIGNMENT FILE DETAIL RECORD (continued)

<u>Position</u>	<u>Field Title</u>	<u>Length</u>	<u>Mode</u>	<u>Description and Remarks</u>
1475	Total and Permanent Disability Assignment Type	1	A/N	<p>REQUIRED for Total and Permanent Disability (TPD) Assignments/Referrals Only.</p> <p>Valid Codes are:</p> <p>A = Regular TPD Discharge Assignment. If “A” is indicated, the “Current Principal Balance” field, Positions 298-308, must be populated with the total principal amount outstanding as of the Current Balance Date.</p> <p>B = Endorser or PLUS Co-Borrower Account. Loan in which the Endorser or PLUS Co-Borrower filed for a TPD Discharge Application. If “B” is indicated, the “Current Principal Balance” field, Positions 298-308, must be \$1.00 (00000000100).</p> <p>C = Veterans Account. Loan in which the Borrower has been determined to be unemployable due to a service-connected condition. If “C” is indicated, the “Current Principal Balance” field, Positions 298-308, must be \$1.00 (00000000100).</p> <p>D = Joint Consolidation Loan. If “D” is indicated, the “Current Principal Balance” field, Positions 298-308, must be populated with the amount to be discharged or with \$1.00.</p>
1476 -1520	Filler	45	A/N	Space fill.